Banking service in Jharkhand

3391. SHRI PARIMAL NATHWANI: Will the Minister of FINANCE be pleased to state:

(a) the rate of per capita bank branches in Jharkhand;

(b) the amount of advances sanctioned to agriculture sector;

(c) the ratio of disbursement and recovery;

(d) whether there is any planning to grant more funds to agriculture sector;

(e) if so, the details thereof;

(f) whether there is any move to open new branches of Nationalised and Regional Rural Banks (RRB) in rural areas of Jharkhand;

(g) if so, the details thereof; district-wise; and

(h) the ratio of savings and advances?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) According to information reported by the Jharkhand State Level Bankers' Committee (SLBC), there were 15636 persons per bank branch in the State as on 30.6.2009.

(b) and (c) The amount of advances sanctioned to the Agriculture sector in Jharkhand was Rs. 213.40 crore as on 30.06.2009 while the ratio of disbursement to recovery was 2.59 : 1.

(d) and (e) Yes, Sir. As per the Annual Credit Plan for 2009-10 for Jharkhand, the target for disbursement under Agriculture Sector has been stepped up to Rs. 2419 crores.

(f) and (g) According to the action Plan suggested by the State Government to Banks in Jharkhand, the target for opening of branches during 2009-10 is 180, out of which Regional Rural Banks have to open 40 branches. Most of the branches have to be opened in un-banked/under-banked rural areas of the State. As reported by the SLBC, district-wise details are not available.

(h) The ratio of savings to advances is reported as 2.29 : 1, according to the above source.

Loan waiver for loan taken from money lenders

3392. SHRI PRAKASH JAVADEKAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many farmers in the country approach private money lenders for their agriculture needs;

(b) if so, the details thereof;

(c) whether Government is planning loan waiver for such farmers; and